



Order Filed on July 7, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid & Crane LLC

Attorneys for Secured Creditor
10700 Abbott's Bridge Rd., Suite 170
Duluth, GA 30097
Telephone No.: 973-575-0707 (local)
Telephone No.: 561-241-6901 (main)

Harold Kaplan (HK0226)

In Re:

Brandy L. Bridges,

Debtor,

Case No.: 18-16497-ABA

Chapter: 13


Hearing Date: June 23, 2020

Judge: Andrew B. Altenburg Jr.

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: July 7, 2020



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Secured Creditor: Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust

Secured Creditor's Counsel: Robertson, Anschutz, Schneid & Crane LLC

Debtors' Counsel: Seymour Wasserstrum, Esq.

Property Involved ("Collateral"): 1705 W MAIN ST, Milville, NJ 08332

Relief sought:

- ☒ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 6 months from January 1, 2020 through June 1, 2020.
- ☒ The Debtor is overdue for 6 payments from January 1, 2020 at \$980.82 per month.

Funds Held In Suspense \$862.59.

Total Arrearages Due \$5,022.33.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Beginning on July 1, 2020, regular monthly mortgage payments shall continue to be made in the amount of \$980.82.
- ☒ Beginning on July 15, 2020, monthly cure payments shall be made in the amount of \$837.05 for 5 months with a 6th and final payment in the amount of \$837.08 coming due on or before December 15, 2020.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ☒ Regular monthly payment: Selene Finance LP
9990 Richmond Ave, Suite 400 South
Houston, TX 77042

■ Monthly cure payment: Selene Finance LP
9990 Richmond Ave, Suite 400 South
Houston, TX 77042

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification may be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court may enter an Order granting relief from the Automatic Stay. Debtor may pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) may cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel may file a Certification of Default with the Court, a copy of the Certification may be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court may enter an Order granting relief from the Automatic Stay. Debtor may pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel may file a Certification of Default with the Court a copy of the Certification may be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court may enter an Order granting relief from the Automatic Stay. Debtor may pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.


The fees and costs are payable:

■ Through the Chapter 13 plan.

☐ To the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.



Cory E. Woerner, Esq.
Attorney for Debtor(s)
Date: 6/30/2020

/s/ Harold Kaplan
Harold Kaplan, Esq.
Attorney for Secured Creditor
Date: 5/30/2020

Certificate of Notice Page 5 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Brandy L. Bridges
DebtorCase No. 18-16497-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 09, 2020.

db +Brandy L. Bridges, 1705 W. Main St., Millville, NJ 08332-4635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Harold N. Kaplan on behalf of Creditor Wilmington Savings Fund Society, FSB hkaplan@rasnj.com,
informationathnk@aol.com

Harold N. Kaplan on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust hkaplan@rasnj.com,
informationathnk@aol.com

Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com

Robert P. Saltzman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
dnj@pbslaw.org

Robert P. Saltzman on behalf of Creditor Seterus, Inc., authorized subservicer for Federal
National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the
laws of the United States of America dnj@pbslaw.org

Seymour Wasserstrum on behalf of Debtor Brandy L. Bridges mylawyer7@aol.com,
ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8